

AMENDMENTS TO THE SPECIFICATION

On page 5, lines 1-13, please amend the paragraph as follows:

A1
As further illustrated in FIG. 1, patients 35 participating in the insurance network 30 obtain healthcare treatment from the physician practice 25 and pay premiums or insurance payments to the insurance network 30. ~~They~~ The medical treatment provided to the patients 30 35 by the physicians in the physician practice 25 can include prescribing medications. The patients 35, however, obtain the prescription medications from the pharmacy 40 and provide either a full payment or a co-payment for the prescription medications. The patients 35 can then be reimbursed for some or all of the payment for the prescription medications from the insurance network 30.

On page 14, lines 14-18, please amend the paragraph as follows:

A2
FIGS. 1A-9 1A-6A illustrate systems and methods of optimizing profitability of healthcare practices and insurance networks by managing ancillary medical costs. As illustrated in FIG. 1A, the present invention preferably includes a healthcare consultation group 22.....

On page 21, lines 14-26, please amend the paragraph as follows:

A3
The step of educating 70 the at least one physician advantageously includes providing the at least one physician national treatment ~~guidelines~~ guidelines for stepwise treatment of disease states. Too often prescription medication representatives, such as sales representatives, convince physicians 27 that the newest medication is necessary to treat patients 35 and other regimens should be skipped or abandoned. The step of educating 70 the physicians 27, therefore, includes recommending that physicians 27 follow nationally recognized guidelines and treatment protocols, such as from the Center for Disease Control (CDC) and the National Institute of Health (NIH), for example.